

Fill in this information to identify the case:

Debtor 1 Kasandra Jackson

Debtor 2

United States Bankruptcy Court for the: Eastern District of Michigan

Case number : 16-31350-jda

Official Form 410S1**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment is due. See Bankruptcy Rule 3002.1.

Name of creditor: NewRez LLC d/b/a Shellpoint Mortgage Servicing**Court claim no.** 13
(if known):**Last 4 digits** of any number
you use to identify the debtor's
account: 3922**Date of payment change:** 05/01/2020
Must be at least 21 days after date of
this notice**New total payment:** \$426.37
Principal, interest, and escrow, if any**Part 1:** Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?**☐ No☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with the applicable nonbankruptcy law.
Describe the basis for the change. If a statement is not attached, explain why:**Current escrow payment:** \$354.43**New escrow payment:** \$134.94**Part : 2** Mortgage Payment Adjustment**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☒ No☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a
notice is not attached, explain why:**Current interest rate:**
Current Principal and interest payment:**New interest rate:**
New principal and interest payment:**Part 3:** Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☒ No☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification
agreement. (Court approval may be required before the payment change can take effect).

Reason for change:

Current mortgage payment:**New mortgage payment:**

Debtor 1 Kassandra Jackson
First Name Middle Name Last Name

Case number (if known) 16-31350-jda

Part 4: Sign Below

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box:

☐ I am the creditor.

☒ I am the creditor's attorney or authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

/s/ Christopher Giacinto Date 04/10/2020
Signature

Print: Christopher Giacinto Title Authorized Agent for Creditor
Company Padgett Law Group
Address 6267 Old Water Oak Road, Suite 203
Tallahassee FL, 32312
Contact phone (850) 422-2520 Email bkcrm@padgettlawgroup.com

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF MICHIGAN
FLINT DIVISION**

IN RE: Kasandra Jackson

Case No: 16-31350-jda
Chapter 13

Debtors(s)

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that, on this the 10th day of April, 2020, a true and correct copy of the foregoing was served by U.S., First Class, and/or electronic transmission to:

Debtor

Kasandra Jackson
3305 Chicago Blvd.
Flint, MI 48503

Attorney

George E. Jacobs
Bankruptcy Law Offices
2425 S. Linden Road
Suite C
Flint, MI 48532

Trustee

Carl Bekofske
400 N. Saginaw Street
Suite 331
Flint, MI 48502

/S/ Christopher Giacinto

CHRISTOPHER GIACINTO
PADGETT LAW GROUP
6267 Old Water Oak Road, Suite 203
Tallahassee, FL 32312
(850) 422-2520 (telephone)
(850) 422-2567 (facsimile)
bkcrm@padgettlaw.net
Authorized Agent for Creditor



Shellpoint Mortgage Servicing
PO Box 10826
Greenville, SC 29603 0826
For Inquiries: (800) 365-7107

KASANDRA JACKSON
3305 CHICAGO BLVD
FLINT MI 48503

Analysis Date:

March 19, 2020

Loan:

Property Address:
3305 CHICAGO BLVD
FLINT, MI 48503

Annual Escrow Account Disclosure Statement - Account History

The following is an overview of your escrow account with Shellpoint Mortgage Servicing. It contains the history of escrow payments made on your behalf in the prior year, and a snapshot of the anticipated disbursements for the coming year. Any potential adjustments due to increases or decreases with your escrow items may affect your monthly escrow payment. If your escrow payment increases, your monthly payment will also increase. If the escrow payment decreases, your mortgage payment will decrease.

Payment Information			Contractual		Effective May 01, 2020		Prior Esc Pmt		January 01, 2020		Escrow Balance Calculation	
P & I Pmt:			\$291.43		\$291.43		P & I Pmt:		\$291.43		Due Date:	April 01, 2020
Escrow Pmt:			\$354.43		\$134.94		Escrow Pmt:		\$354.43		Escrow Balance:	\$236.14
Other Funds Pmt:			\$0.00		\$0.00		Other Funds Pmt:		\$0.00		Anticipated Pmts to Escrow:	\$354.43
Asst. Pmt (-):			\$0.00		\$0.00		Asst. Pmt (-):		\$0.00		Anticipated Pmts from Escrow (-):	\$42.99
Reserve Acct Pmt:			\$0.00		\$0.00		Resrv Acct Pmt:		\$0.00			
Total Payment:			\$645.86		\$426.37		Total Payment:		\$645.86		Anticipated Escrow Balance:	\$547.58

Shortage/Overage Information		Effective May 01, 2020
Upcoming Total Annual Bills		\$1,508.40
Required Cushion		\$222.74
Required Starting Balance		\$1,102.16
Escrow Shortage		-\$554.58
Surplus		\$0.00

Cushion Calculation:		Because Shellpoint Mortgage Servicing does not set your tax amounts or insurance premiums, your escrow balance contains a cushion of 222.74.
		A cushion is an additional amount of funds held in your escrow in order to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Your lowest monthly balance should not be below 251.40 or 1/6 of the anticipated payment from the account.

This is a statement of actual activity in your escrow account from Nov 2019 to Apr 2020. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	0.00	(1,867.69)
Nov 2019		708.86			*	0.00	(1,158.83)
Nov 2019				14.33	* PMI	0.00	(1,173.16)
Dec 2019		354.43			*	0.00	(818.73)
Dec 2019				122.91	* City Tax	0.00	(941.64)
Dec 2019				14.33	* PMI	0.00	(955.97)
Jan 2020		354.43			*	0.00	(601.54)
Jan 2020				14.33	* PMI	0.00	(615.87)
Jan 2020				14.33	* PMI	0.00	(630.20)
Feb 2020		354.43			*	0.00	(275.77)
Feb 2020		354.43			*	0.00	78.66
Feb 2020				196.95	* Escrow Disbursement	0.00	(118.29)
Mar 2020		354.43			*	0.00	236.14
					Anticipated Transactions	0.00	236.14
Feb 2020		P		14.33	PMI		221.81
Mar 2020		P		14.33	PMI		207.48
Apr 2020		354.43 ^P		14.33	PMI		547.58
	\$0.00	\$2,835.44	\$0.00	\$420.17			

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

P - The letter (P) beside an amount indicates that the payment or disbursement has not yet occurred but is estimated to occur as shown.



Analysis Date: March 19, 2020
Loan: [Redacted]

Annual Escrow Account Disclosure Statement - Projections for Coming Year

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	547.58	1,102.16
May 2020	125.70	14.33	PMI	658.95	1,213.53
Jun 2020	125.70	14.33	PMI	770.32	1,324.90
Jul 2020	125.70	1,213.53	City Tax	(317.51)	237.07
Jul 2020		14.33	PMI	(331.84)	222.74
Aug 2020	125.70	14.33	PMI	(220.47)	334.11
Sep 2020	125.70	14.33	PMI	(109.10)	445.48
Oct 2020	125.70	14.33	PMI	2.27	556.85
Nov 2020	125.70	14.33	PMI	113.64	668.22
Dec 2020	125.70	122.91	City Tax	116.43	671.01
Dec 2020		14.33	PMI	102.10	656.68
Jan 2021	125.70	14.33	PMI	213.47	768.05
Feb 2021	125.70	14.33	PMI	324.84	879.42
Mar 2021	125.70	14.33	PMI	436.21	990.79
Apr 2021	125.70	14.33	PMI	547.58	1,102.16
	\$1,508.40	\$1,508.40			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your ending balance from the last month of the account history (escrow balance anticipated) is 547.58. Your starting balance (escrow balance required) according to this analysis should be \$1,102.16. This means you have a shortage of 554.58. This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to collect it over 60 months. We anticipate the total of your coming year bills to be 1,508.40. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation	
Unadjusted Escrow Payment	\$125.70
Surplus Reduction:	\$0.00
Shortage Installment:	\$9.24
Rounding Adjustment Amount:	\$0.00
Escrow Payment:	\$134.94

Paying the shortage: If your shortage is paid in full, your new monthly payment will be \$417.13 (calculated by subtracting the Shortage Amount to the left and rounding, if applicable). Paying the shortage does not guarantee that your payment will remain the same, as your tax or insurance bills may have changed.

TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED, DISMISSED OR IS SUBJECT TO AN AUTOMATIC STAY OF BANKRUPTCY ORDER UNDER TITLE 11 OF THE UNITED STATES CODE, THIS NOTICE IS FOR COMPLIANCE AND INFORMATION PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR ANY ATTEMPT TO COLLECT ANY SUCH OBLIGATION.

